

LISTING OF THE CLAIMS

Claims 1-9 (cancelled)

10. (previously presented) A method for electronically initiating payment of an amount owed to a vendor from a customer computer system regardless of whether the vendor utilizes an electronic payment technology, the method comprising:

generating and transmitting payment print data using any electronic accounting application at the customer computer system for payment of the amount owed to the vendor, regardless of whether the vendor utilizes electronic payment technology;

receiving the transmitted payment print data at a print data reader of the customer computer system, wherein the print data reader includes a check printing module and an electronic payment processing module;

preprocessing the transmitted payment print data at the print data reader and determining at the print data reader a manner of effectuating the payment to the vendor, wherein the preprocessing includes searching for data patterns in the transmitted payment print data;

if it is determined at the print data reader that the manner of effectuating the payment includes an electronic payment file, effectuating the payment by performing the steps of:

using the transmitted payment print data to selectively generate the electronic payment file at the electronic payment processing module;

transmitting the electronic payment file from the electronic payment processing module of the customer computer system to a third-party electronic

payment processing center for effectuating the payment of the amount owed to the vendor; and

remitting, via the third-party electronic payment processing center, the amount to the vendor electronically where the vendor is capable of receiving electronic payment, and by physical delivery where the vendor is incapable of receiving electronic payment.

11. (previously presented) A method as recited in claim 10, wherein if the vendor is incapable of receiving electronic payment, the step for remitting, via the third-party electronic payment processing center, the amount to the vendor further comprises a step for printing, at the third-party electronic payment processing center, a negotiable instrument in the amount owed to the vendor.

12. (previously presented) A method as recited in claim 10, wherein if the vendor is capable of receiving electronic payment, the step for remitting, via the third-party electronic payment processing center, the amount to the vendor further comprises:

generating an ACH file at the third-party electronic payment processing center from the electronic payment file; and

using the ACH file to effectuate the payment of the amount owed to the vendor.

13. (previously presented) A method as recited in claim 12, further comprising:

providing a financial account number of a financial institution that corresponds to the vendor for receiving the payment, wherein the financial institution is electronically coupled to the third-party electronic payment processing center; and

receiving the ACH file at the financial institution from the third-party electronic payment processing center.

14. (previously presented) A method as recited in claim 10, wherein the electronic payment file comprises at least one of the group consisting of remittance data, an invoice number, an invoice date, an invoice description, an invoice amount, a check date, a check number, a check amount, a payee name, and a payee address.

Claims 15-16 (cancelled)

17. (previously presented) A method as recited in claim 10, wherein the electronic payment file is in an ASCII text data format.

18. (previously presented) A method for using an electronic payment processing module coupled to any local electronic accounting application to effectuate payment of an invoice received from a vendor, regardless of whether the vendor or a financial institution of the vendor employs electronic data exchange for payment processing, the method comprising:

providing a customer computer system having any electronic accounting application and the electronic payment processing module;

generating and transmitting payment print data using the electronic accounting application at the customer computer system for payment of the invoice received from the vendor, regardless of whether the vendor utilizes electronic payment technology;

automatically receiving, at the electronic payment processing module, the transmitted payment print data from the electronic accounting application, wherein the electronic payment processing module is a print data reader and includes a check printing module and an electronic payment processing module;

preprocessing the transmitted payment print data at the electronic payment processing module and automatically determining at the electronic payment processing module a manner of effectuating the payment of the invoice to the vendor, wherein the preprocessing includes searching for data patterns in the transmitted payment print data;

if it is determined at the electronic payment processing module that the manner of effectuating the payment includes an electronic payment file, effectuating the payment by performing steps of:

using the electronic print data to selectively generate an electronic payment file at the electronic payment processing module;

transmitting the electronic payment file to a third-party electronic payment processing system to effectuate the payment of the amount owed by the customer to the vendor by one of:

using an electronic payment technology to effectuate the payment when electronic payment exchange is utilized by at least one of (i) the vendor and (ii) the financial institution of the vendor; and

generating and providing a printed negotiable instrument on behalf of the user to effectuate the payment when electronic payment exchange is not utilized.

19. (previously presented) A method as recited in claim 18, wherein the step for using an electronic payment technology to effectuate the payment when the electronic payment exchange is utilized by at least one of (i) the vendor and (ii) a financial institution of the vendor further comprises a step for generating an ACH file to automatically effectuate the payment.

20. (previously presented) A method as recited in claim 18, wherein the electronic payment file comprises at least one of the group consisting of remittance data, an invoice number, an invoice date, an invoice description, an invoice amount, a check date, a check number, a check amount, a payee name, and a payee address.

21. (previously presented) A method as recited in claim 18, wherein the electronic payment file is in an ASCII text data format.